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ABSTRACT

This information package explores a "housing/support services" approach to residential services for individuals with severe disabilities. It provides an introduction to housing strategies and resources that can be used to promote home ownership by parents and people with disabilities, to make all housing more accessible, and to increase the development and use of small integrated housing options. The package highlights the use of trusts for housing, the development of cooperatives and housing associations, housing subsidies, and housing resources and organizations. Each section describes programs, organizations, and bibliographic resources. A glossary is also included. (JDD)

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Center on Human Policy

NEW DIRECTIONS IN HOUSING FOR PEOPLE WITH SEVERE DISABILITIES: A COLLECTION OF RESOURCE MATERIALS

EC300647

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NEW DIRECTIONS IN HOUSING FOR PEOPLE WITH SEVERE DISABILITIES: A COLLECTION OF RESOURCE MATERIALS

Prepared by:

Susan O'Connor and Julie Ann Racino
Center on Human Policy
Syracuse University

December, 1989

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INTRODUCTION

This information package is specifically designed for people who wish to explore a "housing/support services" approach in their state, region and local communities. It provides an introduction to housing strategies and resources that can be used to promote home ownership by parents and people with disabilities, to make all housing more accessible, and to increase the development and use of small, integrated housing options.

Based on the right of an adult to live in a home in the community with the necessary supports, this "housing/support services" approach is also called an "individualized," "non-facility based," or "person-centered" strategy. Its primary service characteristics include: (1) the separation of housing and support services; (2) the promotion of home ownership and integrated housing; (3) individualized and flexible services and supports; (4) individual assessment, planning and funding; and (5) consumer-directedness in housing and services. More detailed information on this approach can be obtained by writing the Center on Human Policy, Syracuse University, 200 Huntington Hall, Syracuse, NY 13244-2340.

The areas highlighted in this information package (i.e., the use of trusts for housing, the development of cooperatives and housing associations, housing subsidies, housing resources and organizations) are samples of the wealth of materials available on housing. These materials are designed as a bridge between the housing and disability fields in order to (a) expose people in the disability field to information on integrated housing options and financing; (b) promote greater exchange and encourage the development of new networks on housing issues; and (c) increase the awareness of housing organizations on the inclusion of people with disabilities in community living.

TRUSTS AND HOUSING

One method of promoting home ownership by parents and people with disabilities is the establishment of housing trusts, a relatively new phenomenon in community development financing. Since 1985, the number of housing trusts in the country has increased more than fivefold in response to the growing demand for housing resources (Center for Community Change, 1989).

Housing trust funds are dedicated sources of revenue* (e.g., real estate tax sales, interest on real estate escrow accounts) committed to the purpose of providing low and moderate income housing. They are generally established by local, county or state government and are usually ongoing and permanent. Some housing trusts have been created on the state level through a budget allocation rather than an ongoing commitment of revenue (Center for Community Change, 1989). In addition, private trusts, established for the benefit of individuals or groups, may also include a housing component.

This section describes several types of housing trusts, including community land trusts, community trusts established through private-public cooperation, and private trusts. It also discusses the need for a national housing trust fund. The potential of housing trusts remains largely untapped for supporting people with disabilities to live in homes of their own.

*Many of the terms used in this information package are included in the glossary.

I. ORGANIZATIONS*: TRUSTS AND HOUSING

Illinois Self-Sufficiency Trust
340 West Butterfield Road
Elmhurst, IL 60126
312-832-9700
Contact: Paul Medlin, Senior Vice President
Self-Sufficiency Trust Program

The program began in Illinois in March 1988 as a product of research and support through the National Foundation for the Handicapped. The self-sufficiency trust (SST) is a comprehensive life-care planning option that can assist parents and families in meeting some of the long term support needs of their family members with disabilities without losing their governmental benefits. Families can invest modest sums of money in SST and income from the trust can then be spent for long term care, therapy and other services that the person may need. A segment of the trust fund is controlled by a Charitable Trust Fund which accepts residual and donated assets for low-income persons from private contributions, corporations and/or foundations.

SST has developed a computerized data base which they feel offers them the ability to help families prioritize what the person with the disability will need and what SST will be able to provide. They can also pool information and assist groups of people or families with similar needs, interests and resources to work together. Another claimed benefit of such a computer-based system is in aiding the state to look at future service needs. One concern, however, would be that a computerized look at planning a person's future will not take into account individual needs and

*Information presented in this resource package is based on telephone interviews and a review of written resources.

differences but only increase the systemization of the individuals with disabilities and packaging of their futures. Some families may prefer to establish individual trusts than use a statewide program. SST hopes to develop a nationwide demonstration model that will be adopted by every state.

Virginia Beach Trust Program
Pembroke Six, Suite 218
Virginia Beach, VA 23462
804-499-7619
Contact: Patti Phelps, Associate Director, MR/DD Programs

The Virginia Beach Trust Program (VBTP) is a collaborative effort between public and private sectors which have formed a private non-profit association. It initially set up trusts for parents which would offer supports to their children with disabilities. In the past year, at the request of some of the parents, VBTP has added provisions to set up housing trusts. The program, which is available to the local community, provides free on-going consultation to interested families. VBTP also offers information on developing a community trust program. Current efforts are oriented toward setting up trusts to develop group homes, but the same concept could be used more creatively to support adults to live in homes of their own.

Housing Trust Fund Project
570 Shepard Street
San Pedro, CA 90731
213-833-4249
Contact: Mary E. Brooks

The Housing Trust Fund Project (HTFP) is an effort sponsored by the Center for Community Change in Washington, DC through a grant to put together information about the development of housing trust funds through the country. It is also focused on the promotion of neighborhood organizations in creating trust funds

that benefit those most in need of housing. The project has produced several books including, **A guide to developing a housing trust fund** and **A survey of housing trust funds**, which are referenced in the resource materials.

Community Land Trusts
Institute for Community Economics
151 Montague City Road
Greenfield, MA 01301
413-774-7956

The Institute for Community Economics is a private, non-profit corporation founded by community residents to remove land and housing from the market to ensure long-term affordability of housing while securing the control of the community over land. Community land trusts (CLTs) provide for a variety of community development activities including construction of new housing, rental housing, housing cooperatives and the rehabilitation of existing structures.

CLTs attempt to meet the needs of people least served by the existing market and prohibit absentee ownership of land and housing. Their goal is to promote ecologically sound land use practices and preserve long-term affordability of housing. CLTs buy or receive gifts of property. The Institute for Community Economics offers a revolving loan fund to communities interested in developing CLTs in order to finance acquisition and construction. The Institute may also cooperate with existing efforts already happening in a community.

II. RESOURCE MATERIALS: TRUSTS AND HOUSING

TITLE: A survey of housing trust funds

AUTHOR: Center for Community Change

PUBLICATION INFORMATION: 1989, January

Center for Community Change
1000 Wisconsin Avenue, N.W.
Washington, DC 20007
(202-342-0519)

COST: Community-based organization - free; Non-profit organization and public agencies - $7.50

TITLE: A guide to developing a housing trust fund

AUTHOR: Center for Community Change

PUBLICATION INFORMATION: 1989, January

Center for Community Change
1000 Wisconsin Avenue, N.W.
Washington, DC 20007
(202-342-0519)

COST: Community-based organization - free; Non-profit organization and public agencies - $10.00

The first of these two 100 page manuals offers an overview of housing trust funds describing how they work, what they have done, where they exist, and who to contact for further information. It also includes profiles of housing trusts in 34 states. The second book presents a guide to developing housing trust funds. Here

the reader is given an overview, principles for developing housing trust funds, different models of administration, revenue sources and information on program issues (e.g., eligibility). Both books provide a bibliography for further reference.

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TITLE: Affordable housing: The American Day Dream

AUTHOR: Rosen, D.

PUBLICATION INFORMATION: 1988

Business and Society Review, No. 67, Fall 1988.

The article discusses the need for a national housing trust that can provide a "predictable, adequate revenue source needed to sustain an affordable housing production and preservation." Rosen argues that in combination with a coherent national housing policy and existing federal, state, local and private sector investment, a national housing trust could help meet the nation's needs for low and moderate income housing. This idea of a large scale, affordable housing program of new construction, rehabilitation and preservation that is self-financing and permanently endowed may be a piece of what will regenerate housing in America.

Rosen discusses how trust funds have been used in the past in the Social Security Trust Fund, National Highway Trust Fund, and Airport Safety Trust Fund. All were created nationally in response to strong needs and capitalized by self-financing. The nature of the housing crisis in this county, Rosen claims, requires such large scale commitment. Seventeen states and numerous localities have already enacted such programs.

TITLE: Attorney handbook: Estate planning for persons with disabilities

AUTHOR: Sheen, T. M.

PUBLICATION INFORMATION: 1988

Illinois Self-Sufficiency Trust
340 West Butterfield Road
Elmhurst, IL 60126
312-832-9700

COST: No charge

This is one of the resources in an excellent information package available from the Illinois Self-Sufficiency Trust (SST) and produced in conjunction with the National Foundation for the Handicapped. The manual includes highlights of Illinois state law, detailed information on the SST including its relationship to other federal funds such as Medicaid and SSI, taxes, trust participation and services. In addition, the appendix includes sample documents.

TITLE: The community land trust: A new system of land tenure

AUTHOR: Institute for Community Economics

PUBLICATION INFORMATION: 1986, June

Institute for Community Economics
151 Montague City Road
Greenfield, MA 01301
413-774-7956

This paper presents an overview not only of what a land trust is but the principles that direct community land trusts. The problem of how we use our land today is defined followed by a CLT approach to dealing with these problems. The article takes the reader through a brief description of how the CLT works and describes advantages of such an approach.

HOUSING SUBSIDIES

Housing subsidies are one method of insuring that people with disabilities can live in decent, typical homes. A subsidy approach can be a particularly useful strategy when a community has an available supply of good housing that is not affordable to many people with disabilities.

A housing subsidy is simply financial assistance given by a governmental unit to an individual, organization or other governmental entity for the purpose of housing and related costs. There are many types of housing subsidies, three of which are included in this section:

* federal "mobile" Section 8 subsidies available throughout the country, but often having long waiting lists;
* "bridge" subsidies through state, regional or county offices responsible for people with developmental disabilities, commonly used for people waiting for and/or ineligible for Section 8;
* housing subsidies determined on an individual needs basis in conjunction with the provision of home and community-based Medicaid waiver services.

Each of these are subsidies given to individuals as opposed to organizations or other entities. An individual subsidy allows for greater choices by people with disabilities and their families in location and type of housing, makes it affordable for people to live in decent homes, and provides people with disabilities access to typical community housing options. While there are some concerns about the use of disability-specific housing subsidies on a long-term basis, they provide a viable short-term strategy.

I. ORGANIZATIONS: HOUSING SUBSIDIES

State of Connecticut
Department of Mental Retardation
Housing Subsidy Program
90 Pitkin Street
East Hartford, CT 06108
203-528-7141
Contact: Terry Cote, Director of Program Management

This housing subsidy program assists people with mental retardation to meet housing costs attributable to acquiring and using a personal home in the community. The subsidy is available to any person who is eligible for residential services provided by the Department of Mental Retardation, who meets the Department's income guidelines and who has pursued all other funding sources including Housing and Urban Development and Section 8 housing subsidies. The subsidy can be used for the following items:

- rent (including payments for mutual housing and limited equity cooperatives which means residents are also part owners of the development buying shares of the whole rather than just their unit)
- security deposits
- utility costs
- personal property insurance
- costs related to routine maintenance

Residences must meet the same standards as typical Section 8 housing and the subsidy amount is equivalent to that available to a person on Section 8 (i.e., the monthly subsidy pays approximately 70% of a person's monthly housing costs). The program provides information on locating a home, through the use of real estate agents, rental agencies, newspapers, and flyers.

Central Virginia Community Services
Division of Mental Retardation Services
2235 Landover Place
P.O. Box 2497
Lynchburg, VA 24501
804-847-8065
Contact: Ron Dozier, Mental Retardation Services Director

This county community services board in Central Virginia has created a pilot program entitled "the bridge program" in which the State Division of Mental Retardation works closely with the local housing authority in expanding housing subsidy opportunities for people with mental retardation. The Mental Retardation Services Division (MRSD) has devised a way to fund individuals identical to the supports provided by Section 8. In essence, MSRD acts as a "bridge" providing financial support until actual Section 8 funds become available, which can take up to three years. Houses are found by the local housing authority with the same landlords used in Section 8 programs. In this way, transfer to the Section 8 program is easier. Two people are presently funded by the program with up to nine expected to use the program by the summer of 1989.

North Dakota Department of Developmental Disabilities
State Capitol
Bismarck, ND 58505
701-224-2768
Contact: Russ Pittsley

In conjunction with the process of implementing their home and community-based Medicaid waiver, the North Dakota Department of Developmental Disabilities will subsidize housing costs, when necessary, for a person with developmental disabilities to live in a home or apartment either alone or with up to two other people with developmental disabilities. This state supplemental payment is unique in

that each person's situation is reviewed individually and this review takes into account the person's financial status, the specific home in which the person will live, the shared expenses of roommates (if any), and the programmatic determination of whether the state will supplement the costs for an individual to reside alone.

II. RESOURCE MATERIALS: HOUSING SUBSIDIES

- - - -

TITLE: Community living for adults in North Dakota: A case study of an apartment program

AUTHOR: Racino, J. A.

PUBLICATION INFORMATION: 1989

Center on Human Policy
Syracuse University
200 Huntington Hall, 2nd Floor
Syracuse, NY 13244-2340

COST: $2.85

This qualitative research report includes a description of the use of North Dakota's home and community-based Medicaid waiver, together with the housing supplement, to support adults with developmental disabilities to live in places they lease or own.

HOUSING ASSOCIATIONS AND COOPERATIVES

Individuals involved directly or indirectly in human services are joining with other community members to develop or influence housing associations to include people with disabilities. Housing associations are organizations which finance and provide assistance on housing, may develop long term management support services to cooperatives, and create long-term stability of housing options. Housing associations use a variety of strategies to increase the availability of low and moderate income housing. They make homes available to people who ordinarily could not obtain them through conventional channels.

Cooperatives are defined as housing collectively owned and operated by and for the mutual benefit of people who live there. Cooperatives may be formed or supported by a housing association. While generic cooperatives that include people with disabilities are a recent phenomenon in the United States, Canadian cooperatives have more experience in this area. Generic cooperatives are one means of developing additional community housing that can include people with disabilities.

Human service organizations in the United States are just beginning to recognize the potential for integration through collaboration with housing organizations. In particular, development of housing through associations (instead of facility development by agencies) enables people with disabilities to continue to live in their home even if their relationship with the service providing agency changes.

Perry Housing Association
Box 78
Shawnee, OH 43782
614-394-2852
Contact: John Winnenberg

This housing association, serving Perry County, Ohio, attempts to make homes available to people who cannot ordinarily afford to rent or own homes. The association seeks no-interest or low-interest loans and purchases homes that can be rented or sold to people who cannot obtain homes through conventional means. The housing association has recently been formed and involves approximately 15 people from all walks of life. It will be run by its members who are either looking for or purchasing homes through the assistance of the organization. The association works with Residential, Inc., a residential support service agency, in order to provide opportunities for people with disabilities to secure housing outside of the human service system.

Area Agency for Developmental Services
Region VI
Suite 22, Harris Pond
32 Daniel Webster Highway
Merrimack, NH 03054
603-882-6333
Contact: Beth Raymond, Community Resource Developer

Monadnock Developmental Services, Inc.
106 Roxbury Street
Keene, NH 03431
603-352-1304
Contact: David Johnson, Acting Director

These are two of the area agencies in New Hampshire that are pursuing cooperatives as one of the housing options for people with developmental disabilities

in the state. Each area agency is responsible for the provision of support services to people living in a variety of housing options, including the cooperatives. In the future, Region VI plans to begin with home ownership and family initiated housing programs.

The National Association of Housing Cooperatives
1614 King Street
Alexandria, VA 22314
703-549-5201

This is a non-profit national federation of housing coops, including professional organizations and individuals. The purpose of the organization is to promote the interests of cooperative housing communities. The association produces a bi-monthly newsletter as well as an annual journal. It also offers training workshops which provide technical assistance on how to develop a cooperative. A variety of materials and information on cooperative housing and its development are available for a nominal fee.

Prairie Housing Cooperative
102-113 Market Avenue
Winnipeg, Manitoba, Canada R3B 0P5
204-943-3392
Contact: Rudy Braun

Prairie Housing Cooperative is a non-profit housing association which is operated by people with disabilities and non-disabled individuals throughout Winnipeg. The cooperative has established several "clusters" of houses in which non-disabled neighbors and housemates offer practical support to members with disabilities. Some in-home paid supports are also provided through other agencies. Funding for the cooperative comes from housing subsidies provided through the Canada Mortgage and

Housing Corporation (equivalent to Housing and Urban Development in the United States). This particular cooperative was established in 1982 in Winnipeg and by 1986 had included 20 households or 60 people, twelve of whom have disabilities. More details about this cooperative and its relationship to L'Avenir, a separate cooperative providing supports to people with disabilities, are included in the resource article **People caring about people** described at the end of this section.

The Reservoir Cooperative
Madison Mutual Housing Association
200 North Blount Street
Madison, WI 53703
608-255-6642
(Excerpted from information produced by the Housing and Technical Assistance Project)

This non-profit venture was developed by groups representing people with disabilities and a housing developer. Residents of the cooperative are also part owners of the development. The cooperative apartment complex was designed to meet the needs of different types of people and the concept was conceived with the goal of creating an integrated and multi-generational living environment.

Financing for the project included local community development agencies throughout the City of Madison, tax-exempt bond financing, and funds from the Madison Mutual Housing Association. Through support from Options in Community Living, a private, non-profit residential support agency, people with disabilities receive necessary services in their homes.

Since residents are members of the cooperative but do not solely own the units, they can still use housing assistance payments such as Section 8 certificates.

TITLE: Introduction to cooperative housing

AUTHOR: Page, S.

PUBLICATION INFORMATION:

The Cooperative Initiatives Project
Page Associates
236 Gulf Road
Belchertown, MA 01007
413-253-3118
203-523-0890

COST: There will be a minor charge for postage and copying.

This article is a brief and easy introduction to understanding cooperative housing in the United States in which the advantages and elements of coop involvement are discussed. The article points out the potential that coop members have to build a strong sense of community and support. In contrast to individual home owners, coop members are provided with many security and equity benefits. While functioning as a business corporation, coops are operated for the benefit of owner and resident. Each owner has voting privileges. The whole concept of the coop is based on involvement of the members. Though there is an elected board to manage day-to-day operations, membership involvement is highly encouraged and training programs are offered to members regularly.

The reader is provided a range of information about ways to establish cooperative housing, such as constructing new buildings, rehabilitating and purchasing existing structures, or leasing a building and having the cooperative manage that

building. Examples of both coops and funding possibilities in places such as Connecticut, Massachusetts and Wisconsin offer the reader some concrete examples of how such projects have managed to find success.

Also addressed is the creation of mutual housing associations, which ensure that the return on capital investment of original projects is used to develop future housing options and provide long-term stability. This is another avenue that has been taken by groups of people, organizations and governmental bodies interested in housing development for low and moderate income people or to develop long term management support services to several independent coops. This article clarifies basic questions about establishing cooperatives as well as pointing out their many benefits.

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The Prairie Housing Cooperative has restricted itself to providing housing and supports for members with mental handicaps. Since all coops in Canada have a designated purpose (i.e., low income, young families), housing is separated from paid services to insure the service relationship does not affect the security of the person's housing.

The cooperative was developed in response to one man's need to leave the institution. A group of people got together and arranged for housing and support for him, which over time resulted in the cooperative. Funding was procured from the Canadian Housing and Mortgages Corporation (CHMC) through its social housing program (which subsidizes mortgages for coop homes by providing low interest loans). The Manitoba Department of Cooperative Development helped establish the structure of the cooperative and the regional office of CHMC helped purchase the first 18 units.

TITLE: Financing strategies for cooperatives

AUTHOR: Randolph, F., Laux, B., & Carling, P.

PUBLICATION INFORMATION: 1987

In F. Randolph, B. Laux, & P. Carling, **In search of housing: Creative approaches to financing**.

Center for Community Change Through
Housing and Support
University of Vermont
John Dewey Hall
Burlington, VT 05405
802-656-0000

COST: $15.00

This chapter explains how housing coops are developed under corporate laws of a state rather than real estate laws. In order to establish such a corporate body,

articles of incorporation, by-laws, and occupancy agreements must be filed.

Tenant members collectively own and manage the cooperative. The article points out that the nature of a cooperative requires collective decision making and offers natural opportunities for interaction, integration and acceptance. The aspect of permanency is also a factor offering opportunities for joint ownership, decision making and operation.

The chapter explains the financing options that are available for housing cooperatives such as: Housing and Urban Development (HUD) which provides federal mortgage insurance under Section 213 and Farmers' Home Administration (FmHA) which provides cooperative construction and mortgage loans under rural cooperative housing programs. State agencies can be a source of funding if they choose to re-program capital funds which in the past were used to build community facilities or renovate institutions.

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disadvantages of this model, the paper provides information on different structures for cooperatives and alternative financing sources for cooperatives, including mortgage insurance, national cooperative boards, the Federal National Mortgage Association (FNMA) secondary market for cooperative blanket and share loans, state and local government agencies, tax exempt bonds, home ownership assistance programs, equity financing, low income tax credits, foundation and religious organizations, local initiative support corporation (LISC) and enterprise foundations.

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TITLE: Community sponsorship of housing cooperatives

AUTHOR: Wilcox, R.

PUBLICATION INFORMATION: 1987

National Association of Housing Cooperatives
1614 King Street
Alexandria, VA 22314
703-549-5201

COST: $5.00

This booklet discusses advantages and disadvantages of housing cooperatives, what community sponsors can expect from a cooperative, types of housing cooperatives in the United States, and information on how to start a cooperative. The booklet also discusses mutual housing associations (MHA) which are not used extensively in the United States, but may be in the future.

A MHA is housing produced, owned and operated by a not-for-profit, public interest organization where those who develop the housing and those who will live in it join together in membership. The MHA is the umbrella organization that then can sponsor single and multifamily non-profit cooperatives, condominiums and rental housing. The booklet is brief and offers a good overview of some basic questions related to housing cooperatives.

TITLE: Cooperative housing: People helping each other

AUTHOR: Cooperative Housing Foundation and National Association of Housing Cooperatives

PUBLICATION INFORMATION:

Cooperative Housing Foundation
1010 Wayne Avenue, Suite 240
Silver Spring, MD 20910

National Association of Housing Cooperatives
1612 King Street
Alexandria, VA 22314

Cooperative housing is a short book offering the reader basic information on housing cooperatives including a brief history of their development, information on who might be interested in living in a coop, how a coop is structured and how to get started. The finances of coop establishment are presented including members' costs and issues in start-up. Finally, the book offers a comparison of rental, individual ownership and cooperative living, including such areas as ownership, community control, management, and tax benefits.

ORGANIZATIONS/RESOURCES CONCERNED WITH HOUSING OPTIONS

This section is an introduction to the veritable wealth of information available on housing. It includes two major types of organizations and resources: (a) those that specifically focus on community living for people with disabilities and which have an interest in promoting integrated housing options, and (b) those that focus on low and moderate income housing issues and may or may not have specific interest in people with disabilities.

The purpose of this section is threefold: to expose people in the disability field to information on integrated housing options and financing, to increase exchange among organizations in different fields working on housing issues, and to increase the awareness of housing organizations of the need to include people with disabilities in their efforts.

While we have reservations regarding equating housing for people with disabilities with low and moderate income housing strategies, the national movement on the promotion of affordable housing needs to be more inclusive of people with disabilities. In addition, the important movement toward home ownership by parents and people with disabilities must be accompanied by new strategies to support people in their own homes and a recognition of the distinction between the choice of parents and the choice of their children.

I. ORGANIZATIONS

Creative Management Associates
P.O. Box 5488
Portsmouth, NH 03801
603-436-6308
Contact: Bob Laux
Cynthia Moran

Creative Management Associates provides consultation and written information regarding financing opportunities that make it possible to pursue alternative housing for people with disabilities. Consultations are provided on housing options such as single family dwellings, integrated apartment programs, cooperatives and condominiums specifically for low income individuals and their families. There is a focus on using a variety of financing strategies, similar to those used by realtors, including the low income tax credit offered through the Tax Reform Act of 1986.

Center for Community Change
Through Housing and Support
University of Vermont
John Dewey Hall
Burlington, VT 05405
802-656-0000
Contact: Paul Carling, Director

This center, based at the University of Vermont, is a national research and training organization focused on housing and community supports for individuals with psychiatric needs. The center provides a publications list that can be ordered for a minimal fee. The publications offer information and resources pertinent to all disability groups in relation to housing issues.

Research and Training Center
on Community Integration
Center on Human Policy
Syracuse University
200 Huntington Hall, 2nd Floor
Syracuse, NY 13244-2340
315-443-3851
Contact: Steven J. Taylor, Director

The Center on Human Policy (CHP) is a national center conducting research and providing technical assistance, training and information on supporting people with the most severe developmental disabilities in the community. As part of its work on individualized supports for adults, the CHP is examining a variety of service characteristics of this approach, including home ownership by people with disabilities, the separation of housing and support components, individualized and flexible supports, ties between individual assessment, planning and funding, and control by people with disabilities of housing and services.

Research and Training Center
on Community Living
University of Minnesota
University Affiliated Programs
Six Pattee Hall
150 Pillsbury Drive, S.E.
Minneapolis, MN 55455
612-624-4848
Contact: Robert Bruininks

This national center carries out research and training activities essential to integrated community living for people with developmental disabilities. Areas of concentration include: a longitudinal study on individuals with severe disabilities entering community facilities, social relationships and networks, recreation and leisure time use, communication, program financing ranging from state level funding to individualized consumer-owned housing, and studies on community living personnel.

Housing Technical Assistance Project (HTAP)
Association for Retarded Citizens
1522 K Street, N.W., Suite 516
Washington, DC 20005
202-785-3388
Contact: Bill Mitchell

This national disability organization is involved with issues in the area of housing for people with disabilities. As a member of the housing committee of the Consortium for Citizens with Disabilities (CCD), a national coalition of the major organizations in this country concerned with the well-being of people with disabilities, the HTAP has information on a variety of issues affecting housing for people with disabilities, such as the National Affordable Housing Act and revisions in HUD 202. This organization, which traditionally has been involved in residential services for people with developmental disabilities, is increasingly interested in promoting small, integrated housing options. The Housing and Technical Assistance Project has been a major effort of ARC-US in the housing area.

McAuley Institute
1320 Fenwick Lane, Suite 600
Silver Spring, MD 20910
301-588-8110

This non-profit corporation assists local efforts to improve and develop permanent low and moderate income housing. It provides technical and financial assistance in developing community-based housing.

As part of their technical assistance program, the Institute helps with project planning for housing development, building networks of housing advocates, assisting in

project review, and developing management programs for low-income housing projects. The Institute also has a revolving loan fund from which it lends money for the acquisition and/or construction of low cost housing.

Available also at the Institute is a databank of over 2,000 organizations that are involved in providing housing for people with low income. The databank includes information on publications, funding sources, case studies, coalitions, and proven techniques.

Institute for Community Economics
151 Montague City Road
Greenfield, MA 01301
413-774-7956

The Institute for Community Economics provides technical assistance, training, and financing to community based non-profit organizations on housing and job needs. Specifically, in the area of housing, it supports organizations such as community land trusts and limited equity housing cooperatives which produce low cost housing and preserve long term affordability. The Institute also operates a revolving loan fund capitalized by loans from socially concerned investors. A series of publications related to community investments, community land trusts, and loan funds are available.

Women's Institute for Housing
and Economic Development
179 South Street
Boston, MA 02111
617-423-2296

This non-profit organization provides housing and economic development expertise in regard to women who head families, have limited resources, and live in substandard conditions. It offers technical assistance, information and education to community groups who serve low income women and their families. The Institute assists community groups to initiate programs in housing, identify and access financing and other resources, and acquire property.

Habitat for Humanity
Habitat and Church Streets
Americus, GA 31709
912-924-6935
(There are also regional offices throughout the U.S.)

Habitat for Humanity is an ecumenical Christian housing ministry that has worked internationally to build a sense of community by having people of all financial means work together to create decent housing. Projects are developed on a local level and are determined on the basis of need, family size and ability to re-pay loans as well as a willingness to volunteer time on a particular project.

Habitat has recently written a statement of purpose for people with disabilities and plans to develop funds which would provide loans and grants to projects for families with members with disabilities. The group has also been involved in creating some barrier free environments.

Local Initiative Support Corporation (LISC)
666 Third Avenue
New York, NY 10017
212-949-8560

This non-profit organization channels private sector funds to non-profit community based development corporations (CDCs). LISC acts as part funder and project broker to help the CDCs work with banks and local governments to build decent low-income housing. In each area or community in which they are involved, corporations and foundations contribute funds that are matched by the national LISC. LISC seldom finances more than 20% of any one project, but often its involvement encourages further involvements by other local investors and government. LISC also looks at creative ways to adapt high finance instruments for use by CDCs.

Enterprise Foundation
505 American City Building
Columbia, MD 21044
301-964-1230

This non-profit organization works through a national network of non-profit neighborhood and community organizations to assist people with low incomes to help themselves in obtaining affordable housing and jobs.

The Enterprise network consists of 100 local non-profit housing groups and maintains a strong focus on neighborhood and grassroots groups working together to build stronger communities. Written material providing more specific information on what has been done in cities throughout the country is available upon request.

National Low Income Housing Coalition (NLIHC)
1012 14th Street, N.W., #1500
Washington, DC 20005
202-662-1530

This broad-based coalition is developing a growing number of state-based low income housing coalitions whose job it is to educate, advocate, and organize for the creation of decent affordable housing for people with low incomes.

NLIHC is also associated with the Low Income Housing Information Service, a non-profit educational organization which publishes a monthly newsletter and has provided some special projects such as networking, technical assistance support and resource information.

The organization also offers a publications list including technical assistance manuals on mutual housing associations, research and policy papers looking at low income housing needs, and papers on selected legislation and congressional testimony related to low income housing.

II. RESOURCE MATERIALS

TITLE: Volume I. The development process

Volume II. The financing mechanisms

AUTHOR: Housing Technical Assistance Project

PUBLICATION INFORMATION:

Housing Technical Assistance Project (HTAP)
Association for Retarded Citizens
1522 K Street, N.W. Suite 516
Washington, DC 20005
202-785-3388

NAHB/National Research Center
400 Prince George's Boulevard
Upper Marlboro, MD 20772
301-249-4000

These two organizations are in the final stages of completing a two-volume document which offers a financing strategies guide for looking at housing alternatives that can be pursued for people with disabilities.

Volume I, **The development process**, provides an organizational structure that can be used by a group or individual as they first attempt to determine housing needs and the availability of housing in their community. The volume begins with some pointers on how to conduct a housing needs assessment, and how to establish links among advocacy organizations, consumers and the private sector, governmental agencies, and the community as a whole. These include ideas about identifying target populations, determining needs, looking at housing availability, determining how unmet needs can be addressed, and assessing the potential for community integration. The volume also describes the types of real estate investments useful in looking at different housing alternatives and the pros/cons for each.

Volume II, **The financing mechanisms**, offers detailed summaries of major financing mechanisms on the federal, state and private levels that can be used to develop affordable housing for people with disabilities. Programs offered through HUD, and state initiatives such as housing trust funds and mortgage insurance, are described along with where information on each can be obtained.

The project has also produced small individual packets on organizations in different states that have used these methods to provide affordable and integrated housing for people with disabilities.

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TITLE: In search of housing: Creative approaches to financing integrated housing

AUTHOR: Randolph, F., Laux, R., & Carling, P.

PUBLICATION INFORMATION:

Center for Community Change Through
Housing and Support
University of Vermont
John Dewey Hall
Burlington, VT 05405
802-656-0000

COST: $15.00

This monograph outlines and identifies effective resources in relation to housing opportunities for people with labels of mental illness. It highlights the economics of housing, offers more specific insight into understanding real estate language, and discusses private investor ownership and financing strategies for consumer and family ownership. An overview of government programs which finance housing on a federal, state and local level is included. Finally, it addresses issues of implementation of integrated housing offering a six step process of what should be looked at in such a pursuit. The reader is provided with a list of references and a bibliography. Though the text focuses on the mental health system, it offers a great deal of useful information applicable for people and agencies desiring to understand integrated housing for other individuals.

TITLE: What should I know about residential services

AUTHOR: Turnbull, R. H., Turnbull, A. P., Bronicki G. J., Summers, J. A., & Gordon-Roeder, C.

PUBLICATION INFORMATION: 1989

In Turnbull, R. H., Turnbull, A. P., Bronicki G. J., Summers, J. A., & Gordon-Roeder, C. (1989). **Disability and the family: A guide to decisions for adulthood**. Baltimore, MD: Paul H. Brookes Publishing Co., P.O. Box 10624, Baltimore, MD 21285-0624.

COST: $29.00

This chapter is included here because it is written specifically for families and includes a section on consumer and family home ownership. It discusses types of creative financing that can be used, and emphasizes the importance of careful and detailed planning. It also offers a case example of how one family created the ability for their son to own his own home.

TITLE: Shelterforce

AUTHOR: National Housing Institute

PUBLICATION INFORMATION:

National Housing Institute
439 Main
Orange, NJ 07050

COST: $15.00/year

This is a bi-monthly publication of the National Housing Institute which serves a network of housing advocates and professionals with information about affordable housing strategies, industry issues, and workshops and events taking place in the area of housing. Other purposes of the publication are to build a national network of tenant and housing groups, to provide resources and information on the creation and

preservation of decent, affordable housing for all, and to promote neighborhood development in the promotion of housing options.

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The book offers a good overview of the housing issues related to policies, but is not creative in generating solutions for the elderly and people with disabilities. It includes a variety of options presently being used such as group homes. They do talk, however, about shared housing and staying with family and friends and look at some programs as being untapped (e.g., ECHO, a model from Australia which has small houses around a central area). It offers a very good overview of the housing situation in America today.

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GLOSSARY

Community based development corporation is a local organization or group which shares a common goal to work together in building and developing stronger communities.

Community development entails a variety of activities done within or on behalf of a community to add to or enhance it in some way. It may include housing construction, developing cooperatives or rehabilitation of structures.

Community land trusts are private, non-profit organizations which acquire and hold land for the benefit of the community. They provide secure and affordable access to land and potential housing for community residents.

Cooperative housing is joint corporate ownership of a housing development by those who reside on the premises. There are two types of cooperatives, market coops where units are bought and sold at market prices, and limited equity cooperatives where housing affordability is maintained over the long term.

Dedicated sources of revenue are sources of capital obtained through interest generated by investments, development fees, or surtax in a particular fund (i.e., housing trust fund or another trust fund). This capital is then dedicated for the use of that particular group.

Enterprise foundation is a non-profit organization working with neighborhoods and community organizations to help low income people obtain affordable housing and jobs.

Equity is the interest or value that an owner has in his or her property over and above any mortgage indebtedness.

Farmers' Home Administration (FmHA) provides housing loans to low to moderate income families in rural areas. Loans are particularly used for construction, repair, purchase of housing, adequate sewage disposal, purchase or installation of essential equipment, or to purchase a site to place a dwelling.

Federal mortgage insurance Section 213 ("Cooperative Housing Insurance") is a program available to non-profit cooperative housing organizations or trusts that construct homes for members of trust beneficiaries.

Housing and Urban Development (HUD) Section 202 is currently the major source of financing for the development of rental housing for low and moderate income people with disabilities.

Local initiative support corporation is a non-profit organization that acts as a funder and broker to assist community based development corporations in working with local governments and banks to build low cost housing.

Mortgage insurance is a program offered through HUD and administered by the Federal Housing Association (FHA), a branch of HUD, which insures approved FHA lenders against loss on mortgages placed by them. Mortgage insurance does not provide direct loan funds but insures loans made by financial institutions.

Mutual housing association is an organization interested in developing and preserving housing stock over the long-term. It builds a body of expertise in mutual housing or coop development and provide a range of support services.

Section 8 housing vouchers is a HUD program which provides low income families with a choice in renting units beyond existing fair market rents through rent subsidies. Eligibility is given to people occupying substandard housing or paying more than half of their income for rent.

Tax exempt bond financing entitles cooperative ownerships structured as charitable organizations to be eligible for public purpose bond financing. Tax exempt bond programs allow "share" loans for cooperative purchases.

Trusts are written instruments that give title to or an interest in real estate. A trustee holds title on behalf of the lender, known as the beneficiary who is the legal owner.

This glossary has been adapted from materials produced by the following:

Randolph, P. H., Laux, B., & Carling, P. J. (1987). In search of housing. Burlington, VT: The Center for Community Change Through Housing and Support, University of Vermont.

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